

I claim:

1. A system for providing voluntary tokenless biometric authorization, the system using at least one interconnecting means, the system comprising:

at least one interconnecting means comprising any of the following: wide area network; X.25; ATM network; Internet network; cable television network; wireless network; and cellular telephone network;

at least one gathering means for gathering real time data of biometric samples of an individual who is using the gathering means, said gathering means linked to the interconnecting means;

at least one computer network linked to at least one interconnecting means, access of the computer network via the interconnecting means being sought by the individual using the gathering means and being dependent on the authorization of the individual; and,

at least one host system data processing center linked to at least one of the gathering means and at least one of the computer networks so as to receive the real time data, the host system data processing center having records of biometric data of one or more enrolled individuals, the host system data processing center comparing the real time data with selected records, the comparison being to determine whether the real time data sufficiently matches the selected records as to authorize the individual seeking access to the computer network, wherein the host system data processing center communicates using one of the following: the interconnecting means linked to the gathering means, and; the interconnecting means linked to the computer network;

wherein the host system data processing center conducts a biometric authorization without the individual being required to use any token such as a magnetic stripe card or a smart card.

2. The system of claim 1, wherein the interconnecting means further comprises a telephone network.

3. The system of claim 1, wherein the host system data processing center is linked to at least one of the gathering means via the interconnecting means.

4. The system of claim 1, wherein the host system data processing center is linked to at least one of the computer networks via the interconnecting means.

5 5. The system of claim 1 wherein the interconnecting means supports HTTP protocols.

6. The system of claim 1, wherein the host system data processing center is operationally interactive with at least one external, independent computer network.

10 7. The system of claim 1, wherein at least one computer network is within the host system data processing center such that the host system data processing center carries out functions requested by the individual without use of an external, independent computer network.

15 8. The system of claim 1, wherein when an individual fails authorization, at least one additional host system data processing center provides for comparison of the real time data with other selected records, the comparison being to determine whether the real time data sufficiently matches the other selected records as to authorize the individual seeking access.

20 9. The system of claim 1, wherein the gathering means further comprises:

- a. at least one biometric input means for gathering biometric samples, further comprising a hardware and software component;
- b. at least one terminal means that is functionally partially or fully integrated with the biometric input means for input of or appending ancillary data; and,
- 25 c. means for connecting said biometric input means and said terminal.

10. The system of claim 9 wherein said terminal is an electronic device that issues commands to and receives results from the biometric input means.

30 11. The system of claim 9 wherein said terminal is selected from the group of: facsimile machines; telephones; TV remote controls; TV-top cable boxes; personal computers; credit/debit card processors; cash registers; automated teller machines; and wireless personal computers.

12. The system of claim 1 wherein the host system data processing center further comprises an execution means having at least one database for storage and retrieval of data.

5 13. The system of claim 12 wherein the database further comprises a biometric database storing at least the records of biometric data.

14. The system of claim 12 wherein the database further comprises a prior fraud check database.

10 15. The system of claim 12 wherein the database further comprises an electronic document database.

16. The system of claim 12 wherein the database further comprises an electronic signature database.

17. The system of claim 12 wherein the gathering means further comprises means for gathering ancillary data from the individual, said ancillary data comprising any of the following: a name; an address; a title; a personal identification code; an electronic mail address; a financial asset account number; an electronic transaction command; and an electronic transmission command.

18. The system of claim 17 wherein said electronic transaction command is an electronic financial command comprising the execution of any of the following: a credit transaction; a debit transaction; a stored value transaction; and an electronic check transaction.

19. The system of claim 17 wherein said electronic transmission command is an electronic message command other than an electronic financial command, comprising the execution of any of the following: an electronic fax document; a digital certificate; a network credential; an electronic signature; an electronic data packet; an electronic document; and an electronic mail message.

20. The system of claim 17 wherein the execution means further comprises a means for electronically executing the electronic transaction command.

21. The system of claim 17 wherein the execution means further comprises means for electronically executing the electronic transmission command.

22. The system of claim 17 wherein the execution means further comprises means for assigning a code to the ancillary data, for the purposes of any of the following: tracking of the ancillary data; archival of the ancillary data; and retrieval of the ancillary data.

23. The system of claim 17 wherein the execution means further comprises means for sending the ancillary data through a message digest encoding algorithm to produce an electronically signed transmission.

24. The system of claim 17 wherein the execution means further comprises a means for validating an electronic transmission command.

25. The system of claim 1 wherein said biometric is comprised of any of the following: a finger print; a hand print; a voice print; a retinal image; and a handwriting sample.

26. The system of claim 1 wherein the host system data processing center further comprises a comparison means having a prior fraud check means wherein the biometric sample gathered during registration is compared to a subset of previously registered biometric samples.

27. The system of claim 1 wherein the gathering means further comprises means for data modification wherein ancillary data can be modified or deleted.

28. A method for providing voluntary tokenless biometric authorization, the method using at least one interconnecting means, the method comprising:

a gathering step for gathering real time data of biometric samples, wherein said gathering step uses a gathering means;

a biometric data transmittal step, wherein the real time data is transmitted to at least one host system data processing center,

a comparison step, wherein at least one host system data processing center, having records of biometric data of one or more enrolled individuals, compares the real time data with selected records, the comparison being to determine whether the real time data sufficiently matches the selected records as to authorize the individual seeking access to at least one computer network;

a computer network access step, wherein upon successful authorization of the individual, the individual is enabled to access at least one computer network;

an interconnecting means data transmittal step, wherein:
the interconnecting means comprises at least one of the following: wide area network; X.25; ATM network; Internet network; cable television network; wireless network; and cellular telephone network;

for transmittal of data, at least one host system data processing center communicates using at least one of the following: the interconnecting means linked to at least one gathering means, and; the interconnecting means linked to at least one computer network;

wherein a voluntary biometric authorization method is conducted without the individual being required to use any token such as a magnetic stripe card or a smart card.

29. The method of claim 28, wherein the interconnecting means further comprises a telephone network.

30. The method of claim 28, further comprising the step of determining the data processing center from among plural data processing centers.

31. The method of claim 28, wherein the interconnecting means supports HTTP protocols.

32. The method of claim 28, wherein the host system data processing center is operationally interactive with at least one external, independent computer network.

33. The method of claim 28, wherein the computer network is within the host system data processing center such that the host system data processing center carries out

functions requested by the individual without use of an external, independent computer network.

34. The method of claim 28, wherein when an individual fails authorization, at least one additional host system data processing center compares the real time data with other selected records, the comparison being to determine whether the real time data sufficiently matches the other selected records as to authorize the individual seeking access.

35. The method of claim 28 wherein the comparison step further comprises a prior fraud check step wherein the biometric sample gathered during registration is compared to a subset of previously registered biometric samples.

36. The method of claim 28 wherein the gathering step further comprises gathering ancillary data from the individual, said ancillary data comprising any of the following: a name; an address; a title; a personal identification code; an electronic mail address; a financial asset account number; an electronic transaction command; and an electronic transmission command.

37. The method of claim 36 further comprising an execution step, wherein the electronic transaction command is an electronic financial command comprising the execution of any of the following: a credit transaction; a debit transaction; a stored value transaction; and an electronic check transaction.

38. The method of claim 37 wherein the execution step further comprises an electronic transaction execution step, wherein the electronic financial command is electronically executed.

39. The method of claim 37 wherein the execution step further comprises a code assignment step, wherein a code is assigned to the ancillary data, for the purposes of any of the following: tracking of the ancillary data; archival of the ancillary data; and retrieval of the ancillary data.

40. The method of claim 37 wherein the ancillary data is sent through a message digest encoding algorithm step to produce an electronically signed transmission.

41. The method of claim 36 further comprising an execution step, wherein the electronic transmission command is an electronic message command other than an electronic financial command, comprising the execution of any of the following: an electronic fax document; a digital certificate; a network credential; an electronic signature; an electronic data packet; an electronic document; and an electronic mail message.

42. The method of claim 41 wherein the execution step further comprises validating the electronic transmission command in a validate document step.

43. The method of claim 41 wherein the execution step further comprises an electronic transmission execution step, wherein the electronic message command is electronically executed.

44. The method of claim 41 wherein the execution step further comprises a code assignment step, wherein a code is assigned to the ancillary data, for the purposes of any of the following: tracking of the ancillary data; archival of the ancillary data; and retrieval of the ancillary data.

45. The method of claim 41 wherein the ancillary data is sent through a message digest encoding algorithm step to produce an electronically signed transmission.

46. The method of claim 28 wherein the gathering step further comprises a modification step wherein ancillary data can be modified or deleted.

47. The method of claim 28 wherein said gathering means is selected from the group of: facsimile machines; telephones; TV remote controls; TV-top cable boxes; personal computers; credit/debit card processors; cash registers; automated teller machines; and, wireless personal computers.

48. The method of claim 28 wherein said biometric is comprised of any of the following: a finger print; a hand print; a voice print; a retinal image; and a handwriting sample.

49. A system for providing biometric authentication, the system using the Internet as a communication medium, the system comprising: at least one gathering means station linked to the Internet, the gathering means station providing selected real time data respecting biometric characteristics of an individual who is using the gathering means station; at least one computer network linked to the Internet, access of the computer network via the Internet being sought by the individual using the gathering means station and being dependent on authentication of the individual; and a data processing center linked to at least one of the gathering means and computer networks so as to receive the real time data, the data processing center having records of biometric data of one or more enrolled individuals, wherein the data processing center compares the real time data with selected records, the comparison being to determine whether the real time data sufficiently matches the selected records as to authenticate the individual seeking access to the computer network, and wherein, upon successful authentication of the individual, the data processing network transmits the authorization to the computer network.

50. The system of claim 49, wherein the data processing center connections are not via the Internet.

51. The system of claim 49, wherein the data processing center is operationally interactive with at least one external, independent computer network.

52. The system of claim 49, wherein the computer network is within the data processing center such that the data processing center carries out functions requested by the individual without use of an external, independent computer network.

53. The system of claim 49, wherein the host system data processing center communicates using at least one of the following: the Internet linked to the gathering means, and; the Internet linked to the computer network.

54. A method for Internet-based, biometric authentication of individuals who are using a gathering means station, the individuals seeking access of a computer network, the method comprising the steps of: establishing biometric characteristics to be used in authentication; acquiring, at the gathering means station, biometric data in accordance with the characteristics; receiving, at a data processing center, a message that includes real time data; selecting, at the data processing center, one or more records from among records associated with one or more enrolled individuals; comparing, at the data processing center, real time data with selected records, the comparison determining whether the so-compared live data sufficiently matches the selected records as to authenticate the individual seeking access to the computer network; and, in the event of successful authorization, transmitting from the data processing center, the authorization to the computer network.

55. The method of claim 54, wherein the data processing center connections are not via the Internet.

56. The method of claim 54, wherein the data processing center is operationally interactive with at least one external, independent computer network.

57. The method of claim 54, wherein the computer network is within the data processing center such that the data processing center carries out functions requested by the individual without use of an external, independent computer network.

58. The method of claim 54, further comprising the step of determining the data processing center from among plural data processing centers.

59. The method of claim 54, wherein the Internet is used during at least one of the following steps: receiving, at the data processing center, a message that includes real time data, and; transmitting, from the data processing center, the authorization to the computer network in the event of successful authorization.